

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Tim Kerry Keyes, et al. : Art Unit: 3692
Serial No.: 10/035,968 :
Filed: December 31, 2001 :
For: METHODS AND SYSTEMS :
FOR ASSESSING LOAN :
PORTFOLIOS :

REQUEST FOR RECONSIDERATION

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated December 5, 2007, please consider the following remarks.